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LEGAL AID SOCIETY OF MINNEAPOLIS

LEGAL ADVOCACY FOR OLDER
AMERICANS PROJECT

SOUTHSIDE OFFICE
2929 FOURTH AVENUE SOUTH, SUITE 201
MINNEAPOLIS, MN 55408

PHONE: (612) 827-3774
FAX: (612) 827-7890
TDD: (612) 827-1491

SUPERVISING
ATTORNEY
Laurie Hanson

ATTORNEYS
Patrick Kontz
Maria Michlin
Michael Persellin

PARALEGAL
Doris Slaughter

ADVOCATE
Thelma Starks

LEGAL
SECRETARY
Lila Talvitie-Zamora

October 26, 2000

Lori Swanson, Deputy Attorney General
State of Minnesota
Office of the Attorney General
Suite 1400, 445 Minnesota Street
St. Paul, MN 55101-2131

Re: Clinton Sjosten and Montgomery Wards Credit Corp.

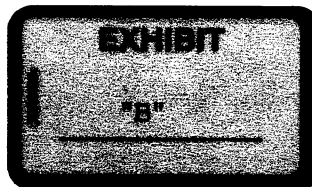
Dear Ms. Swanson:

We have been representing Mr. Clinton Sjosten regarding his credit card account with Montgomery Ward Credit Corp. This case involves some troubling **telemarketing** practices and the **selling of credit**.

Mr. Sjosten is an 87 year-old man, currently not competent and living in a long-term nursing facility. He was 81 years-old at the time he was sold this credit. He was at that time of questionable mental competence and had been unemployed for over 15 years, having retired from his work as a church janitor for 50 years.

Montgomery Ward Credit Corp. sold Mr. Sjosten a credit card via its telemarketers. The credit card company has been billing Mr. Sjosten for more than \$2400. We have calculated that there were actual purchases of goods of \$296.16. The remainder relates to certain "services" Mr. Sjosten allegedly bought via the telemarketing, and to finance and penalty charges. The "services" include:

1. An auto club membership - Mr. Sjosten had at the time he was sold this not owned a car in over 10 years.
2. A dental plan - Mr. Sjosten at the time had a dental plan elsewhere.
3. A "Lifetime Credit Card Security" plan.
4. A legal services plan.



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5. A home protection plan.
6. A "Yes Discount Club" membership.

I have enclosed a copy of Mr. Sjosten's account history. You can clearly see how the useless and unused services have compounded the account. We have been trying to resolve this with Montgomery Ward since March of 1999. We have not been able to get Montgomery Ward to reverse the charges; though I believe that Montgomery Ward will no longer be trying to collect on the account.

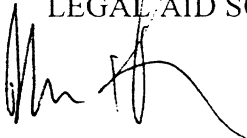
Your office is certainly aware how the elderly can be abused by telemarketing. I have been told by other credit card banks that their own internal criteria for issuing credit include employment and being less than 65 years of age. Mr. Sjosten's situation is egregious but probably not uncommon. There is the additional issue that vulnerable victims are subject to the pressures and stress of collection.

We are probably not going to pursue litigation, given Mr. Sjosten's current situation. We are very troubled by the practices, however, and would welcome any investigation your office would undertake.

Please contact me if you feel I may be of additional help.

Very truly yours,

LEGAL AID SOCIETY OF MINNEAPOLIS



Michael Persellin
Staff Attorney

mp

enc.

cc. Michael Conn, Esq.
Montgomery Ward Club Membership Services
Monogram Credit Card Bank

BALOGH BECKER, LTD.

ATTORNEYS AT LAW

3100 WEST LAKE STREET, SUITE 110

MINNEAPOLIS, MINNESOTA 55416

(612) 915-1215

(800) 669-3393

Fax: (612) 915-1231

JAMES A. BALOGH (MN)
GARY W. BECKER (MN)*
MICHAEL C. CONN (MN)

September 22, 2000

Michael Persillian
Legal Aid Society of Mpls.
2929 4th Ave S
Minneapolis, MN 55408

RE: Your Client: MONTGOMERY WARD CREDIT CORPORATION v. CLINTON T
SJOSTEN

Case No:

Our File No. 20024066

Dear Mr. Persillian:

Please find enclosed supporting documentation that you had previously requested from our office. Please contact our office to arrange payment of the account. If you have any questions please feel free to contact our office.

Please call our office if you have any questions or would like to discuss this matter.

Sincerely,

Tonya Medved
Paralegal

612-915-7408

This communication is from a debt collector.

ATY/TLR

Program-ACCTVOIS
 Processed: 7/29/00

VERIFICATION OF ITEMIZED STATEMENT

Customer Name: CLINTON T SJOSTEN
 Account Number: CS1H86314224981 MONTGOMERY WARD

REQUESTED BY
 Paul Weir

Date	Beginning Balance	Charges (Debits)	Type of Merchandise (Optional)	Payments (Credits)	Credits	Finance Charge	Ending Balance
02/28/1995	Billing					Insurance	Code 00
BILLED ACCOUNT NUMBER: CP9T16314224981							
2/23/95		13.90	ELECTRONIC ACCESSORY				
2/28/95		13.90	*MONTH SUMMARY*				13.90

03/31/1995	Billing					Insurance	Code 00
3/23/95			PAYMENT	10.00			
3/31/95	13.90		*MONTH SUMMARY*	10.00		.50	4.40

04/29/1995	Billing					Insurance	Code 00
4/27/95		72.00	SIGNATURE DENTAL PLAN DUES				
4/28/95			PAYMENT	4.40			
4/29/95	4.40	72.00	*MONTH SUMMARY*	4.40			72.00

05/31/1995	Billing					Insurance	Code 00
5/15/95			PAYMENT	10.00			
5/15/95		17.98	MENS UNDERWEAR				
5/27/95		5.99	HOME PROTECTION PLAN DUES				
5/31/95	72.00	23.97	*MONTH SUMMARY*	10.00		1.00	86.97

06/30/1995	Billing					Insurance	Code 00
6/02/95			SIGNATURE DENTAL PLAN - REFUND		72.00		
6/26/95			PAYMENT	10.00			
6/27/95		5.99	HOME PROTECTION PLAN DUES				
6/30/95	86.97	5.99	*MONTH SUMMARY*	10.00	72.00	.50	11.46

07/31/1995	Billing					Insurance	Code 00
7/27/95		5.99	HOME PROTECTION PLAN DUES				
7/28/95			PAYMENT	10.00			
7/28/95		9.09	MISC. PURCHASE				
7/31/95	11.46	15.08	*MONTH SUMMARY*	10.00		.50	17.04

08/31/1995	Billing					Insurance	Code 00
8/22/95			PAYMENT	10.00			
8/26/95			LEGAL SERVICES PLAN FREE MONTH				
8/26/95		5.99	HOME PROTECTION PLAN DUES				
8/31/95	17.04	5.99	*MONTH SUMMARY*	10.00		.50	13.53

Date	Beginning Balance	Charges (Debits)	Type of Merchandise (Optional)	Payments (Credits)	Credits	Finance Charge	Ending Balance
09/30/1995	Billing						Insurance Code 00
9/11/95		22.49	MENS DRESS SHOES				
9/22/95			PAYMENT	13.53			
9/27/95		8.99	LEGAL SERVICES PLAN				
9/27/95		5.99	HOME PROTECTION PLAN DUES				
9/30/95	13.53	37.47	*MONTH SUMMARY*	13.53			37.47
10/31/1995	Billing						Insurance Code 00
10/04/95		29.99	MENS LIGHT OUTERWEAR				
10/27/95		8.99	LEGAL SERVICES PLAN				
10/27/95		5.99	HOME PROTECTION PLAN DUES				
10/27/95		6.99	MW AUTO CLUB DUES				
10/31/95	37.47	51.96	*MONTH SUMMARY*			.50	89.93
11/30/1995	Billing						Insurance Code 00
11/02/95		10.00	LATE CHARGE ADJ				
11/03/95			PAYMENT	10.00			
11/03/95		23.38	MENS SPORT SHIRTS MENS NECKWEAR				
11/14/95		34.98	MENS CASUAL SLACKS MENS SPORT SHIRTS				
11/27/95			PAYMENT	16.47			
11/28/95		6.99	MW AUTO CLUB DUES				
11/28/95		5.99	HOME PROTECTION PLAN DUES				
11/28/95		8.99	LEGAL SERVICES PLAN				
11/30/95	89.93	90.33	*MONTH SUMMARY*	26.47		1.06	154.85
12/30/1995	Billing						Insurance Code
12/30/95			*MONTH SUMMARY*				
01/30/1996	Billing						Insurance Code 00
1/26/96			PAYMENT	10.00			
1/27/96		6.99	MW AUTO CLUB DUES				
1/27/96		5.99	HOME PROTECTION PLAN DUES				
1/27/96		8.99	LEGAL SERVICES PLAN				
1/27/96		10.00	LIFETIME CREDIT CARD SECURITY				
1/30/96	168.98	31.97	*MONTH SUMMARY*	10.00		2.38	193.33
02/29/1996	Billing						Insurance Code 00

Customer Name: CLINTON T SJOSTEN
 Account Number: CS1H86314224981 MONTGOMERY WARD

REQUESTED BY
 Paul Weir -

2/19/96		PAYMENT	10.00		
2/27/96		6.99 MW AUTO CLUB DUES			
2/27/96		5.99 HOME PROTECTION PLAN DUES			
2/27/96		8.99 LEGAL SERVICES PLAN			
2/27/96		10.00 LIFETIME CREDIT CARD SECURITY			
2/29/96	193.33	31.97 *MONTH SUMMARY*	10.00	2.76	218.06

03/27/1996	Billing			Insurance Code 00	
3/27/96	218.06	*MONTH SUMMARY*		3.13	243.16

03/28/1996	Billing			Insurance Code 00	
3/15/96		PAYMENT	10.00		
3/26/96		6.99 MW AUTO CLUB DUES			
3/26/96		5.99 HOME PROTECTION PLAN DUES			
3/26/96		8.99 LEGAL SERVICES PLAN			
3/26/96		10.00 LIFETIME CREDIT CARD SECURITY			
3/28/96	218.06	31.97 *MONTH SUMMARY*	10.00	3.13	243.16

04/30/1996	Billing			Insurance Code 00	
4/22/96		PAYMENT	10.00		
4/26/96		6.99 MW AUTO CLUB DUES			
4/26/96		5.99 HOME PROTECTION PLAN DUES			
4/26/96		8.99 LEGAL SERVICES PLAN			
4/26/96		10.00 LIFETIME CREDIT CARD SECURITY			
4/30/96	243.16	31.97 *MONTH SUMMARY*	10.00	3.51	268.64

05/31/1996	Billing			Insurance Code 00	
5/21/96		PAYMENT	10.00		
5/25/96		8.99 LEGAL SERVICES PLAN			
5/25/96		6.99 MW AUTO CLUB DUES			
5/25/96		5.99 HOME PROTECTION PLAN DUES			
5/25/96		10.00 LIFETIME CREDIT CARD SECURITY			
5/31/96	268.64	31.97 *MONTH SUMMARY*	10.00	3.89	294.50

06/28/1996	Billing			Insurance Code 00	
6/03/96		31.67 MENS SPORT SHIRTS			
6/20/96		PAYMENT	10.00		
6/25/96		39.00 CREDITLINE			
6/26/96		8.99 LEGAL SERVICES PLAN			
6/26/96		6.99 MW AUTO CLUB DUES			

Date	Beginning Balance	Charges (Debits)	Type of Merchandise (Optional)	Payments (Credits)	Credits	Finance Charge	Ending Balance
6/26/96		5.99	HOME PROTECTION PLAN DUES				
6/26/96		10.00	LIFETIME CREDIT CARD SECURITY				
6/28/96	294.50	102.64	*MONTH SUMMARY*	10.00		4.36	391.50
							Insurance Code 00
07/31/1996	Billing						
7/09/96		188.18	MATTRESSES DELIVERY				
7/19/96			PAYMENT	10.00			
7/26/96		8.99	LEGAL SERVICES PLAN				
7/26/96		6.99	MW AUTO CLUB DUES				
7/26/96		5.99	HOME PROTECTION PLAN DUES				
7/26/96		10.00	LIFETIME CREDIT CARD SECURITY				
7/31/96	391.50	220.15	*MONTH SUMMARY*	10.00		6.18	607.83
							Insurance Code 00
08/31/1996	Billing						
8/16/96			PAYMENT	16.00			
8/27/96		8.99	LEGAL SERVICES PLAN				
8/27/96		6.99	MW AUTO CLUB DUES				
8/27/96		5.99	HOME PROTECTION PLAN DUES				
8/27/96		10.00	LIFETIME CREDIT CARD SECURITY				
8/27/96			SIG. DENTAL PLAN & MORE FREE MONTH				
8/31/96	607.83	31.97	*MONTH SUMMARY*	16.00		10.18	633.98
							Insurance Code 00
10/01/1996	Billing						
9/19/96			PAYMENT	16.00			
9/19/96		105.93	GEMSTONE JEWELRY - PRECIOUS				
9/26/96		8.99	LEGAL SERVICES PLAN				
9/26/96		6.99	MW AUTO CLUB DUES				
9/26/96		5.99	HOME PROTECTION PLAN DUES				
9/26/96		10.00	LIFETIME CREDIT CARD SECURITY				
9/26/96		8.95	SIGNATURE DENTAL PLAN & MORE				
9/26/96			YES DISCOUNT CLUB FREE MONTH				
10/01/96	633.98	146.85	*MONTH SUMMARY*	16.00		10.68	775.51

VERIFICATION OF ITEMIZED STATEMENT

Customer Name: CLINTON T SJOSTEN
 Account Number: CS1H86314224981 MONTGOMERY WARD

REQUESTED BY
 Paul Weir

Date	Beginning Balance	Charges (Debits)	Type of Merchandise (Optional)	Payments (Credits)	Credits	Finance Charge	Ending Balance
10/31/1996			Billing				Insurance Code 00
10/25/96			PAYMENT	20.00			
10/26/96		8.99	LEGAL SERVICES PLAN				
10/26/96		6.99	MW AUTO CLUB DUES				
10/26/96		5.99	HOME PROTECTION PLAN DUES				
10/26/96		10.00	LIFETIME CREDIT CARD SECURITY				
10/26/96		8.95	SIGNATURE DENTAL PLAN & MORE				
10/26/96		3.49	YES DISCOUNT CLUB DUES				
10/31/96	775.51	44.41	*MONTH SUMMARY*	20.00		13.33	813.25
11/30/1996			Billing				Insurance Code 00
11/26/96		8.99	LEGAL SERVICES PLAN				
11/26/96		6.99	MW AUTO CLUB DUES				
11/26/96		5.99	HOME PROTECTION PLAN DUES				
11/26/96		10.00	LIFETIME CREDIT CARD SECURITY				
11/26/96		8.95	SIGNATURE DENTAL PLAN & MORE				
11/26/96		3.49	YES DISCOUNT CLUB DUES				
11/30/96		15.00	LATE CHARGE ADJ				
11/30/96	813.25	59.41	*MONTH SUMMARY*			14.07	886.73
12/28/1996			Billing				Insurance Code 00
11/30/96			PAYMENT	21.00			
11/30/96			FINANCE CHARGE ADJ		.01		
11/30/96			LATE CHARGE ADJ		15.00		
12/11/96			PAYMENT	34.00			
12/11/96		13.11	ELECTRONIC ACCESSORY CAMERA-PRODUCT REPLACEMENT GUARA				
12/25/96		8.99	LEGAL SERVICES PLAN				
12/25/96		6.99	MW AUTO CLUB DUES				
12/25/96		5.99	HOME PROTECTION PLAN DUES				
12/25/96		10.00	LIFETIME CREDIT CARD SECURITY				
12/25/96		8.95	SIGNATURE DENTAL PLAN & MORE				

Date	Beginning Balance	Charges (Debits)	Type of Merchandise (Optional)	Payments (Credits)	Credits	Finance Charge	Ending Balance
12/25/96		3.49	YES DISCOUNT CLUB DUES				
12/28/96	886.73	57.52	*MONTH SUMMARY*	55.00	15.01	14.58	888.82

01/29/1997	Billing						Insurance Code 00
1/25/97		8.99	LEGAL SERVICES PLAN				
1/25/97			PAYMENT	23.00			
1/25/97		6.99	MW AUTO CLUB DUES				
1/25/97		5.99	HOME PROTECTION PLAN DUES				
1/25/97		10.00	LIFETIME CREDIT CARD SECURITY				
1/25/97		8.95	SIGNATURE DENTAL PLAN & MORE				
1/25/97		3.49	YES DISCOUNT CLUB DUES				
1/29/97	888.82	44.41	*MONTH SUMMARY*	23.00		15.49	925.72

02/28/1997	Billing						Insurance Code 00
2/03/97		15.00	MENS LIGHT OUTERWEAR				
2/03/97		292.73	CASUAL DINING FURNITURE DELIVERY				
2/13/97			PAYMENT	24.00			
2/25/97		8.99	LEGAL SERVICES PLAN				
2/25/97		6.99	MW AUTO CLUB DUES				
2/25/97		5.99	HOME PROTECTION PLAN DUES				
2/25/97		10.00	LIFETIME CREDIT CARD SECURITY				
2/25/97		8.95	SIGNATURE DENTAL PLAN & MORE				
2/25/97		3.49	YES DISCOUNT CLUB DUES				
2/28/97	925.72	352.14	*MONTH SUMMARY*	24.00		16.10	1,269.96

03/27/1997	Billing						Insurance Code 00
3/14/97			PAYMENT	32.00			
3/14/97		8.10	BATH TOWEL				
3/14/97		16.17	MENS UNDERWEAR				
3/21/97		19.98	MENS SPORT SHIRTS				
3/25/97		8.99	LEGAL SERVICES PLAN				
3/25/97		6.99	MW AUTO CLUB DUES				
3/25/97		5.99	HOME PROTECTION PLAN DUES				

Program-ACCTVOIS
 Processed: 7/29/00
 Customer Name: CLINTON T SJOSTEN
 Account Number: CS1H86314224981 MONTGOMERY WARD

VERIFICATION OF ITEMIZED STATEMENT

REQUESTED BY
 Paul Weir -

Date	Beginning Balance	Charges (Debits)	Type of Merchandise (Optional)	Payments (Credits)	Credits	Finance Charge	Ending Balance
3/25/97		10.00	LIFETIME CREDIT CARD SECURITY				
3/25/97		8.95	SIGNATURE DENTAL PLAN & MORE				
3/25/97		3.49	YES DISCOUNT CLUB DUES				
3/27/97	1,269.96	88.66	*MONTH SUMMARY*	32.00		22.52	1,349.14

04/30/1997	Billing						Insurance Code 00
4/18/97			PAYMENT	34.00			
4/25/97		8.99	LEGAL SERVICES PLAN				
4/25/97		6.99	MW AUTO CLUB DUES				
4/25/97		5.99	HOME PROTECTION PLAN DUES				
4/25/97		10.00	LIFETIME CREDIT CARD SECURITY				
4/25/97		8.95	SIGNATURE DENTAL PLAN & MORE				
4/25/97		3.49	YES DISCOUNT CLUB DUES				
4/30/97	1,349.14	44.41	*MONTH SUMMARY*	34.00		24.05	1,383.60

05/31/1997	Billing						Insurance Code 00
5/20/97			PAYMENT	34.00			
5/24/97		8.99	LEGAL SERVICES PLAN				
5/24/97		6.99	MW AUTO CLUB DUES				
5/24/97		5.99	HOME PROTECTION PLAN DUES				
5/24/97		10.00	LIFETIME CREDIT CARD SECURITY				
5/24/97		8.95	SIGNATURE DENTAL PLAN & MORE				
5/24/97		3.49	YES DISCOUNT CLUB DUES				
5/31/97		39.00	CREDITLINE				
5/31/97	1,383.60	83.41	*MONTH SUMMARY*	34.00		24.70	1,457.71

06/28/1997	Billing						Insurance Code 00
6/04/97		3.99	EMERALD RING				
6/20/97			PAYMENT	37.00			
6/25/97		8.99	LEGAL SERVICES PLAN				
6/25/97		6.99	MW AUTO CLUB DUES				
6/25/97		5.99	HOME PROTECTION PLAN DUES				
6/25/97		10.00	LIFETIME CREDIT				

Date	Beginning Balance	Charges (Debits)	Type of Merchandise (Optional)	Payments (Credits)	Credits	Finance Charge	Ending Balance
6/25/97		8.95	CARD SECURITY SIGNATURE DENTAL PLAN & MORE				
6/25/97		3.49	YES DISCOUNT CLUB DUES				
6/28/97	1,457.71	48.40	*MONTH SUMMARY*	37.00		26.10	1,495.21

07/31/1997	Billing						Insurance Code 00
7/21/97			PAYMENT	37.00			
7/21/97		14.98	MENS SPORT SHIRTS				
7/25/97		8.99	LEGAL SERVICES PLAN				
7/25/97		6.99	MW AUTO CLUB DUES				
7/25/97		5.99	HOME PROTECTION PLAN DUES				
7/25/97		10.00	LIFETIME CREDIT CARD SECURITY				
7/25/97		8.95	SIGNATURE DENTAL PLAN & MORE				
7/25/97		3.49	YES DISCOUNT CLUB DUES				
7/31/97	1,495.21	59.39	*MONTH SUMMARY*	37.00		26.84	1,544.44

08/30/1997	Billing						Insurance Code 00
8/15/97			PAYMENT	39.00			
8/15/97		4.99	MENS HOSIERY				
8/18/97		8.51	WATCHBANDS/ACCESSORI ES				
8/23/97		8.99	LEGAL SERVICES PLAN				
8/23/97		6.99	MW AUTO CLUB DUES				
8/23/97		5.99	HOME PROTECTION PLAN DUES				
8/23/97		10.00	LIFETIME CREDIT CARD SECURITY				
8/23/97		8.95	SIGNATURE DENTAL PLAN & MORE				
8/23/97		3.49	YES DISCOUNT CLUB DUES				
8/30/97	1,544.44	57.91	*MONTH SUMMARY*	39.00		27.68	1,591.03

09/30/1997	Billing						Insurance Code 00
9/03/97		24.99	MENS DRESS SHOES				
9/10/97		47.06	STERLING SILVER RING				
9/18/97			PAYMENT	40.00			
9/25/97		8.99	LEGAL SERVICES PLAN				
9/25/97		6.99	MW AUTO CLUB DUES				

Program-ACCTVOIS
 Processed: 7/29/00
 Customer Name: CLINTON T SJOSTEN
 Account Number: CS1H86314224981 MONTGOMERY WARD

VERIFICATION OF ITEMIZED STATEMENT

REQUESTED BY
 Paul Weir -

Date	Beginning Balance	Charges (Debits)	Type of Merchandise (Optional)	Payments (Credits)	Credits	Finance Charge	Ending Balance
9/25/97		5.99	HOME PROTECTION PLAN DUES				
9/25/97		10.00	LIFETIME CREDIT CARD SECURITY				
9/25/97		8.95	SIGNATURE DENTAL PLAN & MORE				
9/25/97		3.49	YES DISCOUNT CLUB DUES				
9/30/97	1,591.03	116.46	*MONTH SUMMARY*	40.00		28.64	1,696.13

10/31/1997	Billing						Insurance Code 00
10/16/97			PAYMENT	43.00			
10/24/97		16.99	WATERPROOF/WINTER FOOTWEAR				
10/24/97		49.99	LADIES FALLWEAR				
10/25/97		8.99	LEGAL SERVICES PLAN				
10/25/97		6.99	MW AUTO CLUB DUES				
10/25/97		5.99	HOME PROTECTION PLAN DUES				
10/25/97		10.00	LIFETIME CREDIT CARD SECURITY				
10/25/97		8.95	SIGNATURE DENTAL PLAN & MORE				
10/25/97		3.49	YES DISCOUNT CLUB DUES				
10/31/97	1,696.13	111.39	*MONTH SUMMARY*	43.00		30.56	1,795.08

11/29/1997	Billing						Insurance Code 00
11/19/97		47.06	SAPPHIRE RING				
11/25/97		8.99	LEGAL SERVICES PLAN				
11/25/97		6.99	MW AUTO CLUB DUES				
11/25/97		5.99	HOME PROTECTION PLAN DUES				
11/25/97		10.00	LIFETIME CREDIT CARD SECURITY				
11/25/97		8.95	SIGNATURE DENTAL PLAN & MORE				
11/25/97		3.49	YES DISCOUNT CLUB DUES				
11/26/97			PAYMENT	45.00			
11/29/97	1,795.08	91.47	*MONTH SUMMARY*	45.00		32.67	1,874.22

12/30/1997	Billing						Insurance Code 00
12/23/97		8.99	LEGAL SERVICES PLAN				
12/23/97		6.99	MW AUTO CLUB DUES				

Customer Name: CLINTON T SJOSTEN
 Account Number: CS1H86314224981 MONTGOMERY WARD

REQUESTED BY
 Paul Weir

Date	Beginning Balance	Charges (Debits)	Type of Merchandise (Optional)	Payments (Credits)	Credits	Finance Charge	Ending Balance
12/23/97		5.99	HOME PROTECTION PLAN DUES				
12/23/97		10.00	LIFETIME CREDIT CARD SECURITY				
12/23/97		8.95	SIGNATURE DENTAL PLAN & MORE				
12/23/97		3.49	YES DISCOUNT CLUB DUES				
12/30/97		20.00	LATE CHARGE ADJ				
12/30/97	1,874.22	64.41	*MONTH SUMMARY*			34.28	1,972.91

01/31/1998	Billing						Insurance Code 00
1/18/98			PAYMENT	63.00			
1/24/98		8.99	LEGAL SERVICES PLAN				
1/24/98		6.99	MW AUTO CLUB DUES				
1/24/98		5.99	HOME PROTECTION PLAN DUES				
1/24/98			CREDIT CARD SECURITY FREE MON				
1/24/98		8.95	SIGNATURE DENTAL PLAN & MORE				
1/24/98		3.49	YES DISCOUNT CLUB DUES				
1/31/98	1,972.91	34.41	*MONTH SUMMARY*	63.00		35.24	1,979.56

02/28/1998	Billing						Insurance Code 00
2/12/98			PAYMENT	50.00			
2/25/98		8.99	LEGAL SERVICES PLAN				
2/25/98		6.99	MW AUTO CLUB DUES				
2/25/98		5.99	HOME PROTECTION PLAN DUES				
2/25/98		8.95	SIGNATURE DENTAL PLAN & MORE				
2/25/98		3.49	YES DISCOUNT CLUB DUES				
2/28/98	1,979.56	34.41	*MONTH SUMMARY*	50.00		35.58	1,999.55

03/28/1998	Billing						Insurance Code 00
3/14/98			AUTO CLUB DUES - REFUND		20.97		
3/14/98			HOME PROTECTION PLAN - REFUND		17.97		
3/14/98			LEGAL SERVICES PLAN - REFUND		26.97		
3/14/98			SIG. DENTAL PLAN & MORE REFUND		26.85		
3/14/98			YES CLUB DUES - REFUND		10.47		
3/28/98		20.00	LATE CHARGE ADJ				
3/28/98	1,999.55	20.00	*MONTH SUMMARY*		103.23	35.31	1,951.63

04/30/1998	Billing						Insurance Code 00
4/02/98			PAYMENT	100.00			
4/10/98		10.00	RETURNED CHECK FEE				
4/10/98		100.00	RETURNED CHECK				
4/12/98			PAYMENT	100.00			
4/26/98			PAYMENT	50.00			

4/30/98 1,951.63

110.00 *MONTH SUMMARY*

250.00

33.98 1,845.61

05/29/1998	Billing					Insurance Code 00
5/05/98		47.06	AMETHYST RING			
5/18/98			PAYMENT	50.00		
5/21/98		49.95	CREDITLINE			
5/29/98	1,845.61	97.01	*MONTH SUMMARY*	50.00	33.47	1,926.09
06/27/1998	Billing					Insurance Code 00
6/18/98			PAYMENT	50.00		
6/22/98		47.06	STERLING SILVER RING			
6/25/98		1.00	CAREPAIR DUES			
6/27/98	1,926.09	48.06	*MONTH SUMMARY*	50.00	35.10	1,959.25
07/30/1998	Billing					Insurance Code 00
7/20/98			PAYMENT	50.00		
7/30/98	1,959.25		*MONTH SUMMARY*	50.00	35.79	1,945.04
08/29/1998	Billing					Insurance Code 00
8/10/98		47.06	STERLING SILVER RING			
8/20/98			PAYMENT	25.00		
8/25/98		7.99	MW AUTO CLUB DUES			
8/29/98	1,945.04	55.05	*MONTH SUMMARY*	25.00	35.70	2,010.79
09/28/1998	Billing					Insurance Code 00
9/25/98		7.99	MW AUTO CLUB DUES			
9/25/98		59.00	CAREPAIR DUES			
9/28/98		20.00	LATE CHARGE ADJ			
9/28/98	2,010.79	86.99	*MONTH SUMMARY*		37.03	2,134.81
10/29/1998	Billing					Insurance Code 00
10/06/98			AUTO CLUB DUES - REFUND	15.98		
10/06/98			CAREPAIR DUES REFUND	59.00		
10/12/98			PAYMENT	80.00		
10/29/98	2,134.81		*MONTH SUMMARY*	80.00	74.98	37.23 2,017.06
11/28/1998	Billing					Insurance Code 00
11/28/98		20.00	LATE CHARGE ADJ			
11/28/98	2,017.06	20.00	*MONTH SUMMARY*		37.09	2,074.15
12/28/1998	Billing					Insurance Code 00
12/28/98		20.00	LATE CHARGE ADJ			
12/28/98	2,074.15	20.00	*MONTH SUMMARY*		37.65	2,131.80
01/28/1999	Billing					Insurance Code 00
1/16/99			PAYMENT	162.00		
1/28/99	2,131.80		*MONTH SUMMARY*	162.00	37.44	2,007.24
02/27/1999	Billing					Insurance Code 00
2/27/99		20.00	LATE CHARGE ADJ			
2/27/99	2,007.24	20.00	*MONTH SUMMARY*		36.94	2,064.18
03/27/1999	Billing					Insurance Code 00

Program-ACCTVOIS
Processed: 7/29/00
Customer Name: CLINTON T SJOSTEN

VERIFICATION OF ITEMIZED STATEMENT

REQUESTED BY
Paul Weir -

Account Number: CS1H86314224981 MONTGOMERY WARD

3/27/99		20.00	LATE CHARGE ADJ		
3/27/99	2,064.18	20.00	*MONTH SUMMARY*	37.50	2,121.68

04/28/1999	Billing				Insurance Code 00
4/28/99		20.00	LATE CHARGE ADJ		
4/28/99	2,121.68	20.00	*MONTH SUMMARY*	38.06	2,179.74

05/28/1999	Billing				Insurance Code 00
5/28/99		20.00	LATE CHARGE ADJ		
5/28/99	2,179.74	20.00	*MONTH SUMMARY*	38.63	2,238.37

06/28/1999	Billing				Insurance Code 00
6/28/99		20.00	LATE CHARGE ADJ		
6/28/99	2,238.37	20.00	*MONTH SUMMARY*	39.21	2,297.58

07/28/1999	Billing				Insurance Code 00
7/28/99		20.00	LATE CHARGE ADJ		
7/28/99	2,297.58	20.00	*MONTH SUMMARY*	39.80	2,357.38

08/28/1999	Billing				Insurance Code 00
8/28/99		20.00	LATE CHARGE ADJ		
8/28/99	2,357.38	20.00	*MONTH SUMMARY*	40.40	2,417.78

09/28/1999	Billing				Insurance Code 00
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BILLED ACCOUNT NUMBER:	CS1H86314224981				
9/28/99	2,417.78		*MONTH SUMMARY*		2,417.78

10/28/1999	Billing				Insurance Code 00
10/19/99			MISC ADJ WRITE-OFF	2,417.78	
10/28/99	2,417.78		*MONTH SUMMARY*	2,417.78	

11/27/1999	Billing				Insurance Code 00
11/27/99			*MONTH SUMMARY*		

12/28/1999	Billing				Insurance Code 00
12/28/99			*MONTH SUMMARY*		

01/28/2000	Billing				Insurance Code 00
1/28/00			*MONTH SUMMARY*		

02/28/2000	Billing				Insurance Code 00
2/28/00			*MONTH SUMMARY*		

03/28/2000	Billing				Insurance Code 00
3/28/00			*MONTH SUMMARY*		

04/28/2000	Billing				Insurance Code 00
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Program-ACCTVOIS
Processed: 7/29/00

VERIFICATION OF ITEMIZED STATEMENT

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Customer Name: CLINTON T SJOSTEN
Account Number: CS1H86314224981 MONTGOMERY WARD
4/28/00 *MONTH SUMMARY*

REQUESTED BY
Paul Weir -

05/27/2000 Billing
5/27/00

MONTH SUMMARY

Insurance Code 00

06/28/2000 Billing
6/28/00

MONTH SUMMARY

Insurance Code 00

I hereby certify the above information to be a true statement on the customer's account.

State of Georgia
City of Atlanta

GE CARD SERVICE

[Signature]
Custodian of Records

Subscribed and sworn to me before this _____

day of JUL 31 2000 A.D. 2000

Commission Expiration _____

[Signature]
Notary Public

Notary Public: Gwinnett County, Georgia
My Commission Expires Jan. 15, 2002

VOLUME MW0159 NOT AVAILABLE FOR 12/30/95 BILLING. THIS REPORT IS NOT COMPLETE.